



TW 3622  
PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/208,998  
Applicant : Ganesan et al.  
Filed : December 11, 1998  
Art Unit : 3622  
Examiner : James W. Myhre  
Atty Docket No. : 23952-0075

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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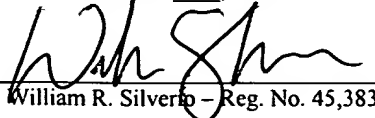
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William R. Silverio - Reg. No. 45,383

Applicant: Ganesan et al.  
Filed: December 11, 1998  
Application No.: 09/208,998

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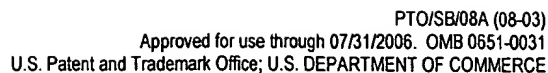
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Respectfully submitted,

A handwritten signature in black ink, appearing to read 'W. R. Silverio', is written over the printed name.

William R. Silverio  
Attorney for Applicants  
Registration No. 45,383

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Attorney Docket No. 23952-0075



Substitute for form 1449/PTO

(Use as many sheets as necessary)

**Complete if Known**

Application Number	09/208,998
Filing Date	December 11, 1998
First Named Inventor	Ganesan et al.
Art Unit	3622
Examiner Name	James W. Myhre
Attorney Docket Number	23952-0075

Sheet	1	of	3
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## U. S. PATENT DOCUMENTS

## FOREIGN PATENT DOCUMENTS

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number	09/208,998
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Art Unit	3622
Examiner Name	James W. Myhre
Attorney Docket Number	23952-0075

Sheet	2	of	3
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Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
		US-5,966,698	10-12-1999	Pollin	
		US-5,974,146	10-26-1999	Randle et al.	
		US-5,978,780	11-02-1999	Watson	
		US-5,984,180	11-16-1999	Albrecht	
		US-6,003,762	12-21-1999	Hayashida	
		US-6,032,133	02-29-2000	Hilt et al.	
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		US-6,061,664	05-09-2000	Pieterse et al.	
		US-6,076,074	06-13-2000	Cotton, et al.	
		US-6,138,106	10-24-2000	Walker et al.	
		US-6,173,269	01-09-2001	Solokl	
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		US-6,343,279	01-29-2002	Bissonette et al.	
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		US-6,594,647	07-15-2003	Randle et al.	
		US-6,609,113	08-19-2003	O'Leary et al.	
		US-6,704,714	03-09-2004	O'Leary et al.	
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		US-6,826,544	11-30-2004	Johnson	
		US-2001/0037295	11-01-2001	Olsen	

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				Examiner Name	<b>James W. Myhre</b>
Sheet	3	of	3	Attorney Docket Number	<b>23952-0075</b>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"Person-To-anywhere Payments are Here With Citibank's C2it" Credit Card News (November 15, 2000)	
		"You've Got Money!" Bank Technology News (June 2000) Vol. 13, No. 6, p. 1	
		Hansell, S. "Electronic Checks to Pay Bills Over the Computer," The New York Times (August 27, 1995)	
		Lenhart, J. "Happy Holidays,' High-Tech Style; Sending Cards Over the Internet Gains Popularity," The Washington Post (December 20, 1998)	
		"WishClick Kicks Off Marketing Campaign by Tempting Consumers with Tell-a-Friend Promotion; Register with WishClick and received up to \$50 in SuperCertificates from GiftCertificates.com," Business Wire (November 12, 1999)	
		"Sparks.com, Web's Largest Greeting Card Store, has Perfect Greeting for the Holidays; With Huge Selection, Online Retailer Carries More Cards Than Ten Drugstores," Business Wire (December 10, 1998)	
		"Card wars result in some bitter messages," Financial Times (December 28, 1998)	
		"Iconomy Lands Agreement with Lucidity; Provides Lucidity with Gifts for Outline Shoppers," Business Wire (December 22, 1999)	
		Greenberg, I. "A fistful of Flooz," U.S. News & World Report, Vol. 126, on. 17 (May 3, 1999)	
		GiveAnything.com, November 27, 1999 [retrieved May 29, 2002] <URL:www.giveanything.com>	
		Giftpro.com, December 3, 1998 [retrieved May 29, 2002] <URL:www.giftpro.com>	
		Netbill Overview: www.ini.cmu.edu/netbill/pubs/compcon.html, pages 1-10	

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